

United States Bankruptcy Court
Eastern District of New YorkIn re:
JoAnn Iazzetta
DebtorCase No. 12-40531-cec
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: frandazzo
Form ID: 253Page 1 of 2
Total Noticed: 18

Date Rcvd: May 02, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2012.

db +JoAnn Iazzetta, 16 Kathy Court, Staten Island, NY 10312-2000
 smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
 smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
 7583821 +Bank of America, NA, c/o Rosicki, Rosicki & Assoc, PC, 51 E. Bethpage Road, Plainville, NY 11803-4224
 7602584 +Ford Motor Credit Company LLC, c/o DEILY, MOONEY & GLASTETTER, LLP, 8 Thurlow Terrace, Albany, New York 12203-1006

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: ustpreion02.br.ecf@usdoj.gov May 02 2012 18:27:52 United States Trustee,
 Office of the United States Trustee, 271 Cadman Plaza East, Brooklyn, NY 11201-1833
 7539398 EDI: BANKAMER.COM May 02 2012 18:18:00 AAA FINANCIAL SERVICES, P.O. Box 15019, Wilmington, DE 19886-5019
 7539400 EDI: CITICORP.COM May 02 2012 18:18:00 AT&T UNIVERSAL CARD, P.O. BOX 6500, SIOUX FALLS, SD 57117-6500
 7539399 EDI: AMEREXPR.COM May 02 2012 18:18:00 American Express, P.O. Box 981535, El Paso, TX 79998-1535
 7539401 EDI: BANKAMER.COM May 02 2012 18:18:00 Bank Of America, N.A., P.O. Box 15222, Wilmington, DE 19886-5222
 7539402 EDI: CHASE.COM May 02 2012 18:18:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
 7539403 +EDI: CITICORP.COM May 02 2012 18:18:00 Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500
 7539404 EDI: RCSDELL.COM May 02 2012 18:18:00 Dell Financial Services, C/O DFS Customer Care Dept., P.O. Box 81577, Austin, TX 78708-1577
 7539405 EDI: FORD.COM May 02 2012 18:18:00 Ford Credit, P.O. Box 220564, Pittsburgh, PA 15257-2564
 7539406 +E-mail/Text: Bankruptcy@pinnaclefcu.com May 02 2012 18:27:43 Pinnacle Federal Credit Union, 135 Raritan Center Parkway, Edison, NJ 08837-3645
 7539407 EDI: RMSC.COM May 02 2012 18:18:00 Walmart Discover/GECRB, P.O. Box 960024, Orlando, FL 32896-0024
 7539408 EDI: WFNNB.COM May 02 2012 18:18:00 World Financial Network National Bank, P.O. Box 182782, Columbus, OH 43218-2782

TOTAL: 12

***** BYPASSED RECIPIENTS *****

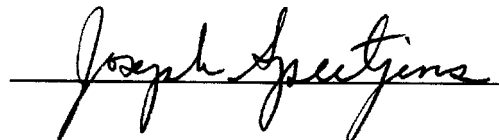
NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 04, 2012

Signature:



District/off: 0207-1

User: frandazzo
Form ID: 253

Page 2 of 2
Total Noticed: 18

Date Rcvd: May 02, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2012 at the address(es) listed below:

Kevin B Zazzera on behalf of Debtor JoAnn Iazzetta kzazz007@yahoo.com
Martin A Mooney on behalf of Creditor Ford Motor Credit Company LLC as agent for CAB East, LLC
tjohnson@deilylawfirm.com, lperkins@deilylawfirm.com/bkecfactivitynotices@deilylawfirm.com
Richard E. O'Connell macrhi@verizon.net, NY07@ecfcbis.com
United States Trustee USTPRegion02.BR.ECF@usdoj.gov
William Knox on behalf of Creditor Bank of America, NA wknox@rosicki.com

TOTAL: 5

Form B18 (Official Form 18)(12/01/2007)

United States Bankruptcy Court

Eastern District of New York
271 Cadman Plaza East, Suite 1595
Brooklyn, NY 11201-1800

IN RE:

CASE NO: 1-12-40531-cec

JoAnn Iazzetta

16 Kathy Court
Staten Island, NY 10312

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-6099

DEBTOR(s)

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) is entitled to a discharge,

IT IS ORDERED:

The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: May 2, 2012

s/ Carla E. Craig
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.